

An Eyecare Plan With You in Mind

Are you really seeing your best? Or are you simply used to the view? With good vision, your experiences are clearer. Sharper. Brighter.

Besides helping you see better, routine eye exams can detect a number of serious health conditions such as glaucoma, cataracts and diabetes. Even cancer. Plus, eye exams for kids can spot problems that can impact learning and development.

**85% of all
you experience
is through
your eyes**

New patients always welcome.



**Keep your
vision healthy.**

VSP network doctors are located right where you need them — close to work, home and shopping centers. They provide exceptional care and offer a wide selection of frames and contact lenses to choose from — all at one convenient location. Their commitment to care and service grows with you and your family for a lifetime of care.

No ID cards. No claim forms. Easy as 1, 2, 3.

1. Find a VSP network doctor at vsp.com or call 800-877-7195.
2. Make an appointment and tell the doctor you are a VSP member.
3. Your doctor and VSP will handle the rest.

Visit vsp.com today.

What's important to you? Do you need an evening appointment? Interested in a doctor who focuses on sports eyewear or children? Want an online savings statement after you visit a VSP doctor? Searching for information on conditions of the eye? Visit vsp.com. You'll like what you see.

**"Highest in Overall
Member Satisfaction Among
National Vision Plans."**

2004 National Vision Plan Member Satisfaction Study. Study based on 766 respondents who are members of large national vision care plans. Study conducted for VSP by J.D. Power and Associates.



The State of Delaware has made arrangements for you to obtain Group discount rates with VSP to provide you an affordable eyecare plan. Visit www.vsp.com/go/stateofdelaware for more information.

VSP Coverage Effective July 1, 2005

Your Coverage from a VSP Doctor

Exam covered in full, less copay every 12 months

Prescription Glasses

Lenses covered in full, less copay every 12 months

- Single vision, lined bifocal, lined trifocal lenses.
- Polycarbonate lenses for dependent children.

Frame, less copay every 12 months

- Frame of your choice covered up to \$120.
- Plus 20% off any out-of-pocket costs.

~OR~

Contact Lens Care every 12 months

When you choose contacts instead of glasses, your \$105 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts.

Current soft contact lens wearers may qualify for a special contact lens program that includes a contact lens evaluation and initial supply of replacement lenses. Learn more from your doctor or vsp.com.

Advantages of Coverage

Without coverage, an exam and prescription glasses can cost \$300 or more. With VSP coverage, you'll save.

Your Copays

Exam	\$10
Prescription Glasses	\$20
Contacts	No copay applies

Extra Discounts and Savings

Laser Vision Correction Discounts

Prescription Glasses

- Up to 20% savings on lens extras such as scratch resistant and anti-reflective coatings and progressives
- 20% off additional prescription glasses and sunglasses*

Contacts*

- 15% off cost of contact lens exam (fitting and evaluation)

* Available from the same VSP doctor who provided your eye exam within the last 12 months

Your Contribution

Employee Only	\$8.38/month
Employee + Spouse	\$13.20/month
Employee + Child(ren)	\$13.48/month
Employee + Family	\$21.74/month

After enrolling, your monthly contribution is required for one year.

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement. If you decide to see a provider not in the VSP network, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam	Up to \$35
Lenses:	
Single Vision	Up to \$25
Lined Bifocal	Up to \$40
Lined Trifocal	Up to \$55
Frame	Up to \$45
Contacts	Up to \$105

VSP guarantees service from VSP network doctors only.

In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.